

STATE OF WASHINGTON



Sent 2-6-04 via Certified Mail and
Regular U. S. Mail

OFFICE OF
INSURANCE COMMISSIONER

In the Matter of

Golf Marketing Worldwide, LLC

an Unauthorized Entity, and

**Kevin Kolenda; Andrew Lambie; Shannon Leahan;
Roy Feldman; Craig Meyers and Dawn Frank**

) No. DO 4-26
)
)
) ORDER TO
) CEASE AND
) DESIST

As Individual Respondent(s)

Pursuant to RCW 48.05.030, RCW 48.15.020, RCW 48.30.010 and RCW 48.30.040, the Office of the Insurance Commissioner ("OIC") orders Golf Marketing Worldwide, LLC, Kevin Kolenda, Andrew Lambie, Shannon Leahan, Roy Feldman, Craig Meyers, Dawn Frank, and their officers, directors, trustees, agents, employees and affiliates ("Respondents") to immediately cease and desist from:

- A. Engaging in or transacting the business of insurance in the state of Washington, including the attempted collection of premium monies and the advertising and soliciting of insurance and insurance-related products to Washington residents without a certificate of authority issued by the Insurance Commissioner;
- B. Soliciting, taking applications for, procuring or placing for others, any kind of insurance business in the state of Washington for which they are not then licensed by the Insurance Commissioner;
- C. Soliciting by e-mail, facsimile, telephone, mail, website or any other means, taking applications for, procuring or placing for others, any contract providing indemnification for sporting event winnings or losses in Washington or any other form of insurance;
- D. This Order shall not prevent Respondents from fulfilling the terms of contracts formed prior to the effective date of this Order pursuant to RCW 48.15.020(2)(b).

THIS ORDER IS BASED ON THE FOLLOWING:

Violation of RCW 48.05.030, Certificate of authority required; RCW 48.17.060, License required; and RCW 48.15.020, Solicitation by unauthorized insurer prohibited

a) Respondents have not applied for or been granted, a certificate of authority to act as an insurer in Washington.

b) In 2003 and continuing to the present date, Respondents solicited Washington residents, including Associated Builders and Contractors, to apply for insurance, in part through solicitations presented on Respondents' website titled www.hole-in-won.com.

c) Because of these and/or other solicitations, Respondents were included on a list of insurance vendors available for "hole-in-one" prize insurance coverage.

d) Because of Respondents' inclusion on a list of insurance vendors available for "hole-in-one" prize insurance coverage, they were contacted by Washington residents, particularly George Walker, regarding an insurance purchase.

e) On or about June 30th, 2003, Respondents executed an insurance contract with George Walker. In this contract Respondents undertook to indemnify Mr. Walker for a specified amount, a \$10,000.00 prize or prizes, to be awarded upon the determinable contingency that a participant or participants in the golf tournament held on July 11, 2003 at the Gold Mountain Golf Course in Bremerton, Washington hit a "hole-in-one" on the twelfth hole of the "Olympic" course.

Any violation of the terms of this Order by Respondents, their officers, directors, agents, trustees, employees, or affiliates, will render the violator(s) subject to the full penalties authorized by RCW 48.02.080, 48.17.530, 48.15.023 and other applicable Code sections.

Respondents are ordered, within thirty (30) days of the effective date of this Order, to furnish the OIC with a complete listing, including names, addresses, telephone numbers, email addresses and all other contact information, of all Washington residents who have purchased any insurance or insurance-related product from Respondents within the thirty-six (36) months preceding the effective date of this Order.

Respondents have the right to demand a hearing pursuant to chapters 48.04 and 34.05 RCW. This Order shall remain in effect subject to the further order of the commissioner.

THIS ORDER IS EFFECTIVE IMMEDIATELY AND IS ENTERED at Tumwater, Washington, this 6th day of February, 2004.

MIKE KREIDLER
Insurance Commissioner

By: _____
Carol Sureau, Deputy Commissioner
Legal Affairs Division